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WOMEN WITH SPECIAL NEEDS
FOR MONETARY SECURITY

Recommendation for Improvements
to the Family Benefit and General Welfare Act

1978 07 20

Ontario Status of Women Council

" Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age and other lack of livelihood in circumstances beyond his control."

The Universal Declaration of Human Rights, Article 25 (1)

INTRODUCTION

In Ontario the number of mother-led single-parent families on social assistance has increased by over 300 per cent from 12,316 in 1961 to 49,482 in 1973. Sole-support mothers accounted for 33 per cent of all Ontario's social assistance recipients in 1973.

Sole-support mothers are among the most vulnerable people in our society. Almost inevitably they have known some kind of distress or tragedy, and may be suffering still from the shock of divorce or separation, or of a husband's death. For the majority living on social assistance, life is a bleak struggle to keep themselves and their children on the official poverty line. In Canada, a female-headed family has a 40.1 per cent chance of being poor (by Statistics Canada's yardstick). They miss the personal and social enjoyments, and the comforts which women in ordinary families increasingly expect, and their lack of funds cuts their children off from pleasures which their school friends take for granted. The absence of a father gives these mothers more responsibility and work, and loads the odds against their children. All the evidence shows that the families of single mothers (and, indeed, all one-parent families) are worse off than families with two parents in housing conditions, education, health and employment. It is against this background that the recommendations of this report should be considered.

ONTARIO SOCIAL ASSISTANCE PROGRAMS

General Welfare Assistance and Family Benefits are two of the Ontario government's social security programs.

General Welfare is available to people with immediate short-term financial needs or those with long-term needs who do not qualify for assistance under other government programs. The limit on the amount of liquid assets an applicant can hold and be eligible for General Welfare is set at the municipalities' discretion.

Under the General Welfare Assistance Act three types of assistance are provided. An allowance is given to meet the costs of day-to-day living and to buy essential items and services. Supplementary Aid is given to those receiving benefits under other government programs such as Family Benefits or Old Age Security. It was intended to provide for extraordinary expenses such as high shelter costs. The third type of General Welfare allowance is Special Assistance. This is given to General Welfare claimants to offset the costs of transportation, dental and optical services, vocational training and retraining and moving. Both Special Assistance and Supplementary Aid are administered at the discretion of the municipality.

Since General Welfare provides immediate relief, many sole-support mothers go onto welfare while their applications for Family Benefits are being processed. For other sole-support mothers who are not eligible for Family Benefits (such as women who are separated from their husbands or who desert their husbands) General Welfare may be their only alternative.

Family Benefits are available to those with long-term income support needs, such as the blind, disabled, elderly, permanently unemployable and mothers with dependent children. There is a limit on the amount of liquid assets an applicant for Family Benefits can hold. To be eligible for Family Benefits a single person can have no more than \$1,500 in liquid assets, and a married couple is allowed \$2,500.

The Family Benefits program is slightly more generous than General Welfare. The benefit levels for similar cases, (e.g. a sole-support mother with 3 children) are generally 8% higher on Family Benefits than on General Welfare.

Both General Welfare and Family Benefits recipients receive O.H.I.P. coverage free of charge. Drug and dental benefits are also provided.

AN ALTERNATIVE TO THE PRESENT PROGRAMS

In the past the structure of the Ontario government's social assistance programs has been largely determined by the funding formula of the Canada Assistance Plan. CAP has extensive guidelines to ensure that provincial social assistance programs do not develop into full-fledged income supplementation programs.

The CAP restrictions make it difficult to create incentives to work for recipients of General Welfare (on a long-term basis) or Family Benefits. For instance, the Ontario government would be entirely responsible for the increased costs resulting from an increase in the Family Benefits work-related expenses allowance or a decrease in the recovery rate on income in excess of the Family Benefits earnings exemption. Unless federal aid is available the province is unlikely to implement these measures in times of fiscal restraint.

There are some aspects of an income supplementation plan already present in Ontario's social assistance programs. For example, a working recipient continues to receive Family Benefits (on a graduated basis) until her earnings reach a certain level. Some of the changes suggested in this report would move the present programs even closer to being an income maintenance plan for recipients who are working. It must be realized however, that the present programs were not designed to meet the needs of those who are capable of working but who cannot earn enough to meet their basic requirements of food, shelter, clothing and essential services. This group includes not only those on social assistance such as single mothers with dependent children but also minimum wage earners with families. A new approach is necessary to accommodate the needs of this diverse group.

One alternative to the patchwork of social assistance programs that we have now is a universal guaranteed annual income plan. A minimally adequate standard of living should be available to everyone in this province. Individuals should be encouraged to satisfy their needs through their own work efforts but if they can not earn enough the government should supplement their income. It is not being suggested that everyone now on social assistance should be expected to work but many could if they were given the proper assistance. People incapable of working such as the severely disabled and who have no other financial resources should be provided with a reasonable income.

In the past the structure of the Ontario government's social assistance program has been largely determined by the funding formula of the Canada Assistance Plan. CAP has extensive guidelines to ensure that provincial social assistance programs do not develop into self-sufficient income supplementation programs.

The CAP restrictions make it difficult to create incentives to work for recipients of General Welfare (on a long-term basis) or Family Benefits. For instance, the Ontario government would be entirely responsible for the increased costs resulting from an increase in the Family Benefits with-related expenses of a recipient in the recovery rate in a year in excess of the Family Benefits maximum exemption. This financial aid is available to the province is unlikely to improve these measures in times of fiscal restraint.

There are three aspects of an income supplementation plan already present in Ontario's social assistance program.

For example, a working recipient entitled to receive Family Benefits on a graduated basis will be entitled to each a certain level. Some of the changes suggested in this report would have the program become even closer to being an income supplement than the recipient has now. It would be a relief, however, that the present program was not a self-sufficient income supplement.

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One alternative to the present social assistance program that we are now to consider is a program based on a family income plan. A family income plan is a program living should be available to everyone in this province. Individuals should be encouraged to satisfy their needs through their own work efforts but if they can not earn enough the government should supplement their income.

It is not being suggested that everyone not on social assistance should be required to work but many could. Assistance should be given to those who are unable to work if they were given the proper assistance. People incapable of working such as the severely disabled and the young

other 5 annual recipients should be provided with a certain this income.

Comments on:

ACHIEVING INDEPENDENCE - (Recommendations 1 - 6)

The Ontario Status of Women Council recognizes the importance of homemaking and mothering for the full social and intellectual development of children. At the same time, all women have the right to choose their lifestyles.

All recipients of social assistance should have the same opportunities to enter the work force. Programs must be designed so that entry of recipients (many of whom have not worked for years) into the work force is as easy as possible. Individuals who expend work effort should receive the benefit of that effort. The financial position of working recipients should improve.

RECOMMENDATION NO. 1

IT IS RECOMMENDED THAT THE DATA BASE FROM WHICH THE FAMILY BENEFITS EARNING EXEMPTION FOR WORK-RELATED EXPENSES WAS CALCULATED BE RECONSIDERED SO THAT IT CORRESPONDS WITH THE CURRENT COST OF WORKING. ALSO, THE ADEQUACY OF THIS FIGURE SHOULD BE REVIEWED ANNUALLY.

RATIONALE

At present, recipients are allowed to earn \$50 monthly if they are single and \$100 monthly if they have a family without having their Family Benefits reduced. In addition, a recipient is allowed a \$10 exemption plus an extra \$5 for every dependent up to a total of \$25 monthly to cover work-related expenses. The rationale underlying the work-related expense exemption is that earning an income necessitates certain expenditures and, therefore, a recipient's income from Family Benefits should be reduced only by the amount of income earned that is readily available for the recipient to spend.

It is costly to enter the work force. For example, new clothing may be required; day care arrangements probably have to be made and increased transportation costs are likely.

The work-related expenses earnings exemption should adequately reflect the average cost of working. The incentive to work is reduced when net earnings are decreased by work-related expenses. This is especially important to a group already facing a substantial recovery rate on earnings.

Entry into the work force should be a profitable experience. Recipients who attempt to improve their financial position should not be penalized by having their available income reduced.

RECOMMENDATION NO. 2

IT IS RECOMMENDED THAT THE 120 HOUR LIMIT ON THE NUMBER OF HOURS THAT A FAMILY BENEFITS SOLE-SUPPORT MOTHER CAN WORK MONTHLY BE REMOVED. A WORKING SOLE-SUPPORT MOTHER SHOULD BE CONSIDERED INELIGIBLE FOR FAMILY BENEFITS ONLY IF HER INCOME EXCEEDS THE TOTAL EARNINGS RESTRICTION SET UNDER THE PROGRAM.

RATIONALE

At the present time the Family Benefits Act restricts the number of hours per month that a sole-support mother can work before being cut off Family Benefits. The number of hours is averaged over a 4 month period beginning with the month that a sole-support mother works over 120 hours. Therefore if she works full-time for 2 months and then quits she will still be eligible for Family Benefits.

This provision applies only to single mothers; it does not apply to men receiving Family Benefits or married women who are blind or disabled. All other recipients (the exception being sole-support mothers) are subject only to a restriction on the amount they can earn monthly and stay on the program. This is the only criteria that should apply to working sole-support mothers as well. If a woman is working over 120 hours per month her income probably is in excess of the total earnings limit so that the removal of this restriction would not result in a large caseload increase.

Eligibility should be based on the financial need of the recipient, and not the number of hours worked per month by this category of recipient. This is in keeping with the spirit of the Act which is described in the Family Benefits Handbook as "a provincial program of financial assistance to families and individuals who need help with ordinary expenses".

RECOMMENDATION NO. 3

IT IS RECOMMENDED THAT INCOME IN EXCESS OF THE MONTHLY EARNINGS ALLOWABLE WITHOUT A REDUCTION IN THE RECIPIENT'S FAMILY BENEFITS BE RECOVERED AT THE LESS PUNITIVE RATE OF 50 PER CENT INSTEAD OF THE PRESENT 75 PER CENT.

RATIONALE

The low amount that a Family Benefits recipient can earn before having her benefits reduced appears to act as a work disincentive. Very few Family Benefits recipients earn more than the income allowed without reduction. Those who do earn over this limit earn very little more than they are allowed without reduction.

Only 11.6 per cent of working sole-support mothers earned over the earnings exemption level in March 1977. The average income of this group was approximately \$154 per month. The following chart illustrates the breakdown of average monthly incomes for the various groups of working sole-support mothers.

	<u>Average Earnings for March 1977</u>	<u>Number</u>
Widowed Mothers	\$142.84	604
Deserted Mothers	\$159.70	2614
Divorced Mothers	\$154.01	975
Unwed Mothers	\$146.86	1121
Penal Case Mothers	\$170.23	22
Other Mothers	\$157.66	40
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Individuals should be encouraged to work to their fullest capabilities. At present, there is no incentive to earn more than the income allowed without reduction because recipients stay in virtually the same financial position due to the 75 per cent recovery rate on excess income. There would be an opportunity for Family Benefits recipients to improve their financial position by working.

RECOMMENDATION NO. 4

IT IS RECOMMENDED THAT THE FAMILY BENEFITS PHASE-OUT PROGRAM FOR RECIPIENTS WHO LEAVE FAMILY BENEFITS FOR FULL-TIME WORK BE EXTENDED AT THE CURRENT HIGHER RATE FOR THE PRESENT THREE MONTH PERIOD TO A SIX MONTH PERIOD, FOR A LIMITED NUMBER OF TIMES.

RATIONALE

Under the phase-out program a Family Benefits recipient receives a reduced allowance for 3 months after entering the work force full-time, and a further reduction for another 3 months. OHIP payments, dental care, drug benefits and other benefits-in-kind are continued for the 6 months.

An extended phase-out program (i.e.) (to a full six months at the higher rate) would provide additional security for a women entering the work force. Many companies do not give a worker benefits (paid OHIP, dental plan, etc.) until they have been working there 6 months. Extending the phase-out program would ensure that a sole-support mother would not be forced to quit and return to the Family Benefits program because she was unable to meet her health care expenses.

RECOMMENDATION NO. 5

IT IS RECOMMENDED THAT THE SECTION RELATING TO THE PHASE-OUT PROGRAM IN THE FAMILY BENEFITS ACT BE CHANGED SO THAT THE PROGRAM IS MANDATORY RATHER THAN DISCRETIONARY.

RATIONALE

The phase-out program under which a Family Benefits recipient continues to receive an allowance for 6 months after entering the work force is applied at the discretion of the Director of the program. Recipients are not automatically eligible. At present the recipient must apply in writing to receive the benefit of this program. In order to initiate this request the recipient must either be aware of the program or depend upon the field worker to inform her of it.

All recipients should receive the same assistance in making their entry into the work force. The only way to ensure this is to make the phase-out program universally available to recipients leaving Family Benefits to work. This support would provide encouragement for mothers to continue working once they had begun.

RECOMMENDATION NO. 6

IT IS RECOMMENDED THAT PROGRAMS DESIGNED TO HELP GENERAL WELFARE AND FAMILY BENEFIT SOLE-SUPPORT MOTHERS SUCH AS THE JOINT FEDERAL-PROVINCIAL PILOT PROJECT FOR SOLE-SUPPORT MOTHERS, "FOCUS ON CHANGE" AND "OPPORTUNITIES FOR ADVANCEMENT" RECEIVE SUFFICIENT FUNDING ON A PERMANENT BASIS AS TO PERMIT LONG-RANGE PLANNING, EXPANSION, THE PURCHASE OF PROPER SERVICE WITHIN THE COLLEGES, AND FACILITATE ACCESS TO INTERESTED RECIPIENTS.

RATIONALE

Programs to help sole-support mothers enter the work force or to cope more effectively with their situation have only been initiated in recent years. At the moment opportunities to participate in these programs are available only to a limited number of social assistance recipients who reside in urban areas. Social workers should make recipients aware and where possible encourage the enrolment of women in these programs. Acceptance criteriae should be simplified to facilitate access. Funding for the existing programs must be re-applied for annually.

All recipients should have equal access to these self-help programs. They are invaluable in giving women the counselling they need to prepare for entry into the work force.

Re-application for funding of the existing programs must be made annually. The present funding formula prevents any long-range planning. Also, much professional staff time is spent in fund-raising efforts.

It would be appropriate that pamphlets, with a short description of the actual adult education programs, be made available and distributed through the various agencies related to social benefits recipients.

Proper funding, possibly on a two year basis, would encourage serious candidates to enroll with less chances of "dropping out" due to financial anxiety, and on a longer term would eliminate some actual claimants who would become "self-sufficient" by these programs.

Comments on:

ELIGIBILITY - (Recommendations 7 - 8)

The Family Benefits and General Welfare programs were designed to assist people in financial need. Need, however, is not the only criterion at present - the sex or marital status of an applicant may have a bearing on eligibility.

To ensure a degree of fairness in our social assistance programs, people in identical circumstances should be treated identically. The only relevant eligibility criterion should be the financial need of the applicant.

People find themselves in financial need for many reasons - some within their control and some not. The objective of social assistance programs should be flexibility with responsibility. Policies should:

1. recognize the individual potential and circumstances of each applicant
2. discourage unfair practices either by the administration or the applicants
3. balance the escalation of newly perceived needs with the productivity of the people of Ontario to meet them.

RECOMMENDATION NO. 7

IT IS RECOMMENDED THAT THE GENERAL WELFARE ASSISTANCE ACT AND THE FAMILY BENEFITS ACT BE AMENDED TO ALLOW A WOMAN WHO IS LIVING WITH A MAN OR WHO IS LEGALLY MARRIED ASSUME COMPLETELY OR SHARE AS AN EQUAL PARTNER, THE RESPONSIBILITY WHEN APPLYING FOR BENEFITS.

RATIONALE

It is sexist to assume that a man is automatically the head of the household. This practice reinforces the notion that women are always financially dependent on men. Also in some instances it seems to encourage families to break up so that a woman with dependent children is eligible. Eligibility criteriae should eliminate the sexist expression "head of household". It should allow the family to decide "who" as principle provider should apply for benefits. Since the Family Law Reform recognizes the equal partnership of man and woman in marriage (formal or otherwise) sharing equal financial responsibility, the criteriae or guidelines for FBA or GWA should be in accordance with this recognition.

A man, if present, is always deemed to be head of the household when a family is applying for General Welfare or Family Benefits. Because a man is in the home it is expected that he will support the woman and any children present. If he is unable to do so, only then will the family be eligible for social assistance. It is never assumed that the woman may be the breadwinner and should be considered head of the household for the purpose of applying for benefits.

The result of this policy is that a family may be denied welfare if it is decided that the male head of family is not making a reasonable effort to look for work even if it is the woman who is the principal provider. Also, under the Family Benefits Act a disabled male with a dependent spouse can apply for an allowance whereas a disabled female with a dependent spouse cannot.

RECOMMENDATION NO. 8

IT IS RECOMMENDED THAT A WOMAN WHO DESERTS HER HUSBAND OR WHO IS LEGALLY SEPARATED FROM HER HUSBAND BE ELIGIBLE FOR FAMILY BENEFITS IF SHE IS IN FINANCIAL NEED.

RATIONALE

A woman who is legally separated from her husband is not eligible for Family Benefits. Also a woman who deserts her husband is not eligible for Family Benefits unless constructive desertion by her husband by reason of cruelty or failure to provide necessities is found.

Both these groups would, however, be eligible for General Welfare. Sole-support mothers receive approximately 3 per cent less under General Welfare than they would on Family Benefits. The following table illustrates this inequity:

MONTHLY ALLOWANCE - JULY 1977*

	<u>GWA</u>	<u>FBA</u>
Mother, Child Age 4	\$309	340
Mother, Children Ages 3, 6, 8	\$394	430
Single Rate	\$270	205.88
Elderly (handicapped) Under 65	\$292 to \$309 (some places)	

In the case of separation this restriction on eligibility encourages a claimant to lie and claim that she has been deserted so that she is eligible for Family Benefits. Formerly, the Ministry of Community and Social Services often required her to take legal action to obtain maintenance thereby reducing hope of reconciliation. The new Family Law Reform Act now gives the Ministry, or other agency, the power to lay such a charge. In the instance of a woman contemplating desertion her freedom of choice between an unfavourable marital situation and her own living arrangements is restricted by the threat of ineligibility for Family Benefits.

All sole-support mothers in financial need should be treated identically. How the single mother situation arose should have no bearing on the type of benefits that they are eligible for. There should be no incentive for the claimant to misrepresent her situation nor to continue in a relationship for financial reasons only.

Comments on:

DISENTITLEMENT - (Recommendation 9)

Applicants for social assistance often are unable to ascertain the criteria governing eligibility from any authoritative source. If there is a change in the recipient's circumstances (not necessarily financial) she may be uncertain as to whether she is still eligible for benefits. This problem often arises when a woman on General Welfare or Family Benefits has a continuing relationship with a man. This can lead to disqualification for the woman.

There is no clear statement in the Family Benefits Act of what "not living as single person" actually is. This problem is complicated further by the fact that the decisions made by the Social Assistance Review Board do not set precedents and, as a result, the definition of the man-in-the-house rule may vary greatly from case to case. This can cause great uncertainty among applicants as to what their status actually is.

General Welfare or Family Benefits recipients are entitled to know exactly what changes in their living arrangements may cause their benefits to be discontinued.

RECOMMENDATION NO. 9

IT IS RECOMMENDED THAT IN THE CASE OF A "MAN LIVING IN" ADMINISTRATIVE DISCRETION SHOULD BE USED TO DETERMINE HER ELIGIBILITY FOR FAMILY BENEFITS; CHILDREN CONSIDERED HER DEPENDENTS OR RESPONSIBILITY WOULD BE ELIGIBLE FOR SAME BENEFITS.

RATIONALE

39.6 per cent of cancellations and suspensions by the Social Assistance Review Board of Family Benefits (largest single cause) and 15.0 per cent of General Welfare dis-entitlements (2nd largest cause) were attributed to the reason of "Not living as a single person". At present the only alternative for a woman in financial need may be to sever her relationship with a man to ensure her eligibility for benefits.

The work of the Social Assistance Review Board is done by means of several small teams of members hearing cases throughout the province. Decisions by individual teams do not establish Board policy. Hence, there is inconsistency and a lack of a clear set of determinants for eligibility. On the other hand "rigidity" is to be avoided if we wish to acknowledge the various situations implied here. As yet no one seems to have a clear definition of what "not living as a single person" actually is. In one decision a woman was found not to be living as a single person when the man "leased the house on their behalf and has provided such economic requirements as Mrs. B. may have. He has also indicated that he stays with Mrs. B. not infrequently". (#262995). Yet in another case where a woman and man lived at the same address but in different apartments (the rent being paid separately) the fact that both of the children carried the name of B (the man) and called him "daddy" and their living arrangement was enough to render the woman ineligible (#262384).

Comments on:

ADEQUACY - (Recommendation 10)

The adequacy of social assistance will determine whether families and individuals dependent on General Welfare or Family Benefits live a reasonable life or suffer. Adequacy can be defined as the provision of sufficient income and services to meet the applicant's minimum requirements of food, clothing, shelter and medical care.

At present, benefits may be considered inadequate for several reasons. Benefit levels may have been set too low to accurately reflect the costs of the services for which benefits are intended to pay such as the higher costs of living, food and shelter and the economic disparities which bear on employment and services. Therefore, previously adequate benefit levels are no longer sufficient to meet the recipient's essential needs. Another way in which the allowance may be insufficient is that the amount allowed for one component of the allowance may be inadequate causing the individual to spend money intended to provide for other needs on that one component. Thus, other previously adequate benefit levels become inadequate to meet the recipient's needs.

Statistics Canada's Revised Poverty Lines or the Social Planning Council of Metropolitan Toronto Guide to Family Budgeting could be used to set a minimum adequate standard of living. Or the Ministry of Community and Social Services could draw up their own guidelines. The benefit levels could be adjusted appropriately so that recipients have sufficient financial resources to attain this minimally adequate standard.

RECOMMENDATION NO. 10

IT IS RECOMMENDED THAT THE GENERAL WELFARE AND FAMILY BENEFITS PROGRAMS PROVIDE AN ADEQUATE INCOME TO BE REVIEWED ANNUALLY, WITH CHANGES IN SHELTER AND FOOD COSTS ADJUSTED TO THE DIFFERENCES IN ECONOMIC AREAS. ADEQUACY OF SOCIAL ASSISTANCE LEVELS TO BE REVIEWED REGULARLY AND RESULTS MADE AVAILABLE TO THE PUBLIC.

RATIONALE

The level of benefits provided by the Ontario government falls short of a minimally adequate income as defined by either Statistics Canada or Metropolitan Toronto's Social Planning Council.

The recent report, Social Allowances in Ontario: An Historical Analysis of General Welfare Assistance and Family Benefits, indicates how inadequate Ontario's General Welfare and Family Benefits programs actually are. The adequacy of Family Benefits payments in Ontario has declined slightly in the last 8 years. This conclusion was arrived at by calculating a family budget using the Guides for Family Budgeting and then comparing a family's available income to its specified budgetary needs. This figure is the budget ratio and expresses the adequacy of a family's income. A budget ratio of 100 per cent indicates complete minimum adequacy. This table shows the budget ratios for two 8 year periods from 1961 to 1976.

Budget Ratios and Income
Share - Comparison of
First 8 Years and Last
8 Years, 1961 - 1976

	<u>Mother, Child Age 4</u>		<u>Mother, Children</u> <u>Ages 3, 6, 8</u>	
	(GWA +FA)	FBA +FA)	(GWA +FA)	FBA +FA)
	%	%	%	%
<u>BUDGET RATIO</u>				
First 8 years	53	64	57	65
Last 8 years	58	60	59	60

Note: FA is Federal Family Allowance.

Looking at the overall adequacy of social assistance, it is evident that sole-support mothers do not fare well on these programs. According to the Canadian Fact Book on Poverty, the financial position of female-headed families has not improved in recent years. It is the only societal group whose chance of being poor has remained substantially the same. Other groups such as pensioners, non-urban dwellers and those with little or no education, who in the past ran a high risk of having a low income, are in a much better position today. The poverty rate among all Canadian female single parents in 1973 was 40.1 per cent. 41.5 per cent of these women derived their major source of income from government transfer payments - primarily welfare.

For many sole-support mothers it must be realized that welfare is their only alternative at present. Entry into the work force may be impeded because of the lack of training and skills, scarcity of jobs, lack of day care facilities, disabilities in the family.

The government should provide this group with an adequate level of income. Further, educational policies in Ontario should aim to reduce the incidence of sole-support mothers.

SUMMARY OF RECOMMENDATIONS FOR AMENDMENTS

TO THE GWAA AND FBA

ACHIEVING INDEPENDENCE

SECTION 1

1. IT IS RECOMMENDED THAT THE DATA BASE FROM WHICH THE FAMILY BENEFITS EARNING EXEMPTION FOR WORK-RELATED EXPENSES WAS CALCULATED BE RECONSIDERED SO THAT IT CORRESPONDS WITH THE CURRENT COST OF WORKING. ALSO, THE ADEQUACY OF THIS FIGURE SHOULD BE REVIEWED ANNUALLY.
2. IT IS RECOMMENDED THAT THE 120 HOUR LIMIT ON THE NUMBER OF HOURS THAT A FAMILY BENEFITS SOLE-SUPPORT MOTHER CAN WORK MONTHLY BE REMOVED. A WORKING SOLE-SUPPORT MOTHER SHOULD BE CONSIDERED INELIGIBLE FOR FAMILY BENEFITS ONLY IF HER INCOME EXCEEDS THE TOTAL EARNINGS RESTRICTION SET UNDER THE PROGRAM.
3. IT IS RECOMMENDED THAT INCOME IN EXCESS OF THE MONTHLY EARNINGS ALLOWABLE WITHOUT A REDUCTION IN THE RECIPIENT'S FAMILY BENEFITS BE RECOVERED AT THE LESS PUNITIVE RATE OF 50 PER CENT INSTEAD OF THE PRESENT 75 PER CENT.
4. IT IS RECOMMENDED THAT THE FAMILY BENEFITS PHASE-OUT PROGRAM FOR RECIPIENTS WHO LEAVE FAMILY BENEFITS FOR FULL-TIME WORK BE EXTENDED AT THE CURRENT HIGHER RATE FOR THE PRESENT THREE MONTH PERIOD TO A SIX MONTH PERIOD, FOR A LIMITED NUMBER OF TIMES.
5. IT IS RECOMMENDED THAT THE SECTION RELATING TO THE PHASE-OUT PROGRAM IN THE FAMILY BENEFITS ACT BE CHANGED SO THAT THE PROGRAM IS MANDATORY RATHER THAN DISCRETIONARY.

6. IT IS RECOMMENDED THAT PROGRAMS DESIGNED TO HELP GENERAL WELFARE AND FAMILY BENEFIT SOLE-SUPPORT MOTHERS SUCH AS THE JOINT FEDERAL-PROVINCIAL PILOT PROJECT FOR SOLE-SUPPORT MOTHERS, "FOCUS ON CHANGE" AND "OPPORTUNITIES FOR ADVANCEMENT" RECEIVE SUFFICIENT FUNDING ON A PERMANENT BASIS AS TO PERMIT LONG-RANGE PLANNING, EXPANSION, THE PURCHASE OF PROPER SERVICE WITHIN THE COLLEGES, AND FACILITATE ACCESS TO INTERESTED RECIPIENTS.

ELIGIBILITY

SECTION 2

7. IT IS RECOMMENDED THAT THE GENERAL WELFARE ASSISTANCE ACT AND THE FAMILY BENEFITS ACT BE AMENDED TO ALLOW A WOMAN WHO IS LIVING WITH A MAN OR WHO IS LEGALLY MARRIED TO ASSUME COMPLETELY OR SHARE AS AN EQUAL PARTNER, THE RESPONSIBILITY WHEN APPLYING FOR BENEFITS.
8. IT IS RECOMMENDED THAT A WOMAN WHO DESERTS HER HUSBAND OR WHO IS LEGALLY SEPARATED FROM HER HUSBAND BE ELIGIBLE FOR FAMILY BENEFITS IF SHE IS IN FINANCIAL NEED.

DISENTITLEMENT

9. IT IS RECOMMENDED THAT IN THE CASE OF A "MAN LIVING IN" ADMINISTRATIVE DISCRETION SHOULD BE USED TO DETERMINE HER ELIGIBILITY FOR FAMILY BENEFITS; CHILDREN CONSIDERED HER DEPENDENTS OR RESPONSIBILITY WOULD BE ELIGIBLE FOR SAME BENEFITS.

ADEQUACY

10. IT IS RECOMMENDED THAT THE GENERAL WELFARE AND FAMILY BENEFITS PROGRAMS PROVIDE AN ADEQUATE INCOME TO BE REVIEWED ANNUALLY, WITH CHANGES IN SHELTER AND FOOD COSTS ADJUSTED TO THE DIFFERENCES IN ECONOMIC AREAS. ADEQUACY OF SOCIAL ASSISTANCE LEVELS TO BE REVIEWED REGULARLY AND RESULTS MADE AVAILABLE TO THE PUBLIC.

RECOMMENDATIONS - RELEVANT SECTIONS IN THE GWAA AND FBA

1. GWAA REG 383 s.1(1)(e)
FBA REG 287 s.6(b)
2. FBA s.7(a)(ii) & (v) and s.7(d)(ii)
3. FBA s.7(d)(ii) & (vii) of the Act
4. FBA REG 287 6(b)
5. FBA s.14(2)
6. -----
7. FBA REG 287 s.12(2)(a)(iii)
8. FBA REG 287 s.9
9. FBA REG 287 s.24(b)(i)
10. & 11.
FBA REG 287 25aa
12. FBA REG 287 s.12(2)(a)(i)

LISTS OF CONTACTS ON FBA AND GWAA SUMMER PROJECT

1. Professor Mary Jane Mossman (Osgoode Hall Law School)
2. Don McKee (Program Manager - Family Benefits)
3. Ellen Adams (Ontario Ombudsman Office)
4. Susan Vander Voot (Opportunities for Advancement)
5. Marg Bassett (New Welfare Action Centre)
6. Bev Wise (Osgoode Hall Law School Women's Caucus)
7. Nancy Brown (field division supervisor) and 2 field workers
8. Rita Mifflin (Focus on Change)
9. Tom Barrett (Income Policy Secretariat)

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LIST OF CONTACTS ON THE AND SMALL BUSINESS PROJECT

1. Professor Mary Jane Womack (Georgetown Hall Law School)
2. Don Hokee (Program Manager - Family Benefits)
3. Ellen Adams (Ontario Government Office)
4. Susan Venter (Not for Profit/Charitable for Advancement)
5. Mary Bennett (New Welfare Action Centre)
6. Rev. W. W. (Georgetown Hall Law School Women's Council)
7. Nancy Brown (Field Division Supervisor) and 2 Field Workers
8. Rita Miller (Focus on Change)
9. Tom Barrett (Income Policy Researcher)